

WHAT IS CLAIMED IS:

1. A system comprising:

a first database for storing data for an appraisal application;

a second database for storing data for registered users;

a business service server coupled to said first and second databases, said server programmed to:

retrieve and update data in said appraisal application database, and

retrieve and update data in said registered user database, and

a web server coupled to said business service server for causing web pages for appraisals to be displayed to an appraiser, at least some of said pages comprising an appraisal application.

2. A system according to Claim 1 wherein said business server comprises an appraisal server, an appraiser registration server, and a directory server, and wherein said appraisal server retrieves and updates data in said first database, said directory server retrieves and updates data in said registered user database, and said appraiser registration server updates data in said registered user database.

3. A system according to Claim 1 wherein said pages comprise ASP pages and HTML pages, and wherein XSL files are stored in said web server.

4. A system according to Claim 1 further comprising a user terminal comprising a browser, said browser configured to communicate with said web server.

5. A three tiered system for receiving and storing appraisals, said system comprising:

a first tier comprising a first database containing data for an appraisal application, and a second database containing data for registered users;

a second tier comprising an appraisal server in communication with said first database, an appraisal registration server in communication with said second database, and a directory server in communication with said second database; and

a third tier comprising a web server in communication with said appraisal server and said appraisal registration server, said web server comprising web pages comprising a web application.

6. A system according to Claim 5 wherein said web pages comprise ASP pages and HTML pages, and wherein said web server further comprises XSL files.

7. A system comprising:

a database comprising data corresponding to completed appraisals; and

a processor coupled to said database and configured execute a search to identify appraisals stored in said database that meet pre-defined criteria.

8. A system according to Claim 7 wherein said processor is further configured to receive data corresponding to prospective users and provide the prospective user data to the database.

9. A system according to Claim 7 further comprising a web server coupled to said processor, said web server comprising a memory having a plurality of HTML pages stored therein.

10. A system according to Claim 7 further comprising a user terminal comprising a browser, said browser configured to communicate with said web server.

11. A method for obtaining an appraisal, said method comprising the steps of:

notifying at least one appraiser of an appraisal request;

receiving, in electronic form, an appraisal from the appraiser; and

storing the received appraisal, in electronic form, in a memory.

12. A method according to Claim 11 wherein notifying at least one appraiser of an appraisal request comprises the steps of contacting a plurality of appraisers and requesting each appraiser to submit a bid to perform an appraisal.

13. A method according to Claim 12 further comprising the step of receiving a plurality of bids and selecting an appraiser based at least in part on the bid submitted by that appraiser.

14. A method according to Claim 13 further comprising the step of notifying the selected appraiser that the bid has been accepted and that the appraiser is to perform the appraisal.

15. A method according to Claim 11 wherein the appraisal is received from a wireless device.

16. A method for operating a computer to:

display an appraisal template including a plurality of fields to be populated by an appraiser;

receive data input by the appraiser in the template fields; and

store the received data in a database.

17. A method according to Claim 16 wherein to display an appraisal template, the computer causes a web page to be displayed at an appraiser device, the web page comprising a plurality of fields to be populated by the appraiser in order to complete the appraisal.

18. A method according to Claim 17 wherein the user device comprises a wireless device.

19. A method according to Claim 16 further comprising operating the computer to search the database to retrieve a stored appraisal.

20. A method according to Claim 16 further comprising operating the computer to search the database to retrieve data corresponding to a requested report.

21. A method according to Claim 16 wherein the received data comprises an image of the appraised asset.

22. A database comprising:

data corresponding to a plurality of appraisals,

data corresponding to a plurality of approved appraisers.

23. A database according to Claim 22 where said appraisal data comprises data identifying the asset appraised, and data identifying the appraiser that performed the appraisal.

24. A database according to Claim 22 further comprising data corresponding to industries in which at least some appraised assets are utilized.

25. A database according to Claim 22 further comprising data corresponding to an image of an appraised asset.

26. Apparatus comprising:

means for displaying an appraisal template to an appraiser;

means for receiving said appraisal in electronic form; and

means for storing said received appraisal.

27. Apparatus according to Claim 26 wherein said displaying means comprises a web server coupled to a user terminal comprising a browser.

28. Apparatus according to Claim 26 wherein said receiving means comprises a web server coupled to a system server.

29. Apparatus according to Claim 26 wherein said storing means comprises a database server comprising a database.

30. A computer-readable medium executable by a computer for controlling the computer to:

cause to be displayed, to a user, web pages comprising an appraisal template; and

process data entered into the template and received from the user, said processing comprising the step of storing said appraisal in a database.

31. A computer readable medium according to Claim 30 wherein said processing further comprises the steps of retrieve and update data in an appraisal application database, and retrieve and update data in a registered user database.

32. A computer readable medium according to Claim 30 wherein said pages comprise ASP pages and HTML pages.

33. A method for operating a computer for generating an appraisal, the computer coupled to a database comprising appraisal information for a plurality of appraisals, said method comprising the steps of:

searching the database to identify appraisals for equipment at least similar to the equipment to be appraised;

retrieving data from the identified appraisals; and

generating an appraisal for the equipment based on the retrieved data.

34. A method according to Claim 33 wherein searching the database comprises prompting a user to input information identifying the equipment to be appraised by equipment type and year of manufacture.

35. A method according to Claim 33 wherein generating an appraisal comprises executing a predefined function based on at least one of the equipment type and equipment year.

36. A method for predicting appraiser performance, said method comprising the steps of:

retrieving data from a database and for at least one appraisal performed by the appraiser, the appraisal being for an asset that was sold; and

comparing the appraised value from the appraisal with an actual price at which the appraised asset was sold.

37. A method according to Claim 36 wherein a computer is coupled to the database, and wherein retrieving data comprises the step of entering into the computer information identifying the appraiser.

38. A method according to Claim 36 wherein comparing the appraised value from the appraisal with an actual price at which the appraised asset was sold comprises the step of determining a difference between the appraised value and the price at which the appraised asset was sold.

39. A method for obtaining a plurality of bids to provide an appraisal, said method comprising the steps of:

notifying a plurality of appraiser of an appraisal request;

receiving, in electronic form, a plurality of bids from at least some of said notified appraisers;

selecting one of the bids; and

notifying the appraiser of the selected bid that the appraiser is to perform the appraisal in accordance with the bid.

40. A method according to Claim 39 wherein notifying the plurality of appraisers comprises the step of transmitting electronic mails messages to at least some of the appraisers.

41. A method according to Claim 39 wherein receiving the plurality of bids comprises the step of receiving at least some of the bids via electronic mail.

42. A method according to Claim 39 further comprising the step of causing information related to the appraisal to be accessible via a web site.

43. A method according to Claim 42 wherein the appraisal information comprises an appraisal template.

44. A method according to Claim 39 further comprising the step of storing the received bids in an electronic database.

45. A method for submitting an appraisal, said method comprising the steps of:

entering data into an electronic appraisal template; and

electronically transmitting the entered appraisal data to a processor.

46. A method according to Claim 45 further comprising the step of saving the appraisal data in a database.

47. A method according to Claim 45 further comprising the step of transmitting an electronic notification to a risk analyst that appraisal data has been submitted.

48. A method according to Claim 45 wherein transmitting the entered appraisal data is performed by at least one of a wireless device and a computer.